

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Sarah Angier Satterfield

S.S. No.: xxx-xx-9273

Mailing Address: 806 Bartlett Circle, Hillsborough, NC 27278-

Case No. 11-81221

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on July 29, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 12, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 7/22/11			
				Lastname-SS#: Satterfield-9273			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	Verizon		Cellular Service	Americredit 1st Mortgage	Townhome		
				Americredit 2nd Mortgage	Townhome		
				Peppertree HOA	Townhome		
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
				**			
				**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	SECU		\$4,662	5.00	\$47	\$112.79	2001 Volvo
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount		PROPOSED CHAPTER 13 PLAN PAYMENT \$ \$191 per month for 60 months, then \$ N/A per month for N/A months. Adequate Protection Payment Period: 16.73 months.			
Law Offices of John T. Orcutt, P.C.		\$3,000					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty		\$1,191					
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes		\$116					
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

HSBC ***
Card Services
Post Office Box 81622
Salinas, CA 93912-1622

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AmeriCredit ***
Post Office Box 183853
Arlington, TX 76096-3853

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Capital One **
Bankruptcy Department
PO BOX 85167
Richmond, VA 23285

Nelnet
3015 South Parker Road, Ste 425
Aurora, CO 80014

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Financial Services**
Post Office Box 451
Durham, NC 27702-0451

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit One Bank, N.A.**
PO Box 98873
Las Vegas, NV 89193-8873

Peppertree Homeowners Associatic
PO Box 15202
Attn: Managing Agent
Durham, NC 27704

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Duke University Hospital**
PO Box 15000
Durham, NC 27704

Raleigh Neurology Associates, PA
1540 Sunday Drive
Raleigh, NC 27607-6000

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

RCS
CSRECS01
Post Office Box 1022
Wixom, MI 48393-1022

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

EMC Mortgage**
Customer Service Department
PO Box 293150
Attn: Managing Agent
Lewisville, TX 75029-3150

State Employees Credit Union ***
Attn: Bankruptcy Department
P.O. Box 25279
Attn: Managing Agent
Raleigh, NC 27611

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858